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CHEQUEMATE
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SECTION 1

INTRODUCTION

Welcome to the group of CHEQUEMATE users.

This manual has two purposes. First, it is designed to teach you how to use CHEQUEMATE. This is done by describing each of the entries you must make, and a recommended set of procedures that you can follow. Second, it is designed as a reference guide for the CHEQUEMATE system.

The CHEQUEMATE system is a complete library of programs to manage personal checking accounts, budgets, and charge accounts. The programs in the library are divided into three groups (i.e. the Input and Calculation Group, the Report Group, and the Miscellaneous Group). Each of these groups and the individual programs are discussed in detail below in Sections IV, V and VI. User access to the programs is achieved through the program menus. These menus are described in Section III below. The data for the system is maintained in six individual files. The actual contents of these files and their format is described in Section VIII. A series of procedures and suggestions for getting started and operating the CHEQUEMATE system are covered in Section VII.

To use the CHEQUEMATE system, you must have an Apple II or Apple II Plus with 48K of memory and at least one disk drive. This manual assumes you know how to use the Apple computer and it's peripherals, and that they are already set up and ready to use. Refer to Chapter One of the Applesoft Tutorial or the Apple II basic Programming Manual for setup and operation instructions.

SECTION II
GETTING STARTED

THE CHEQUEMATE SYSTEM

The CHEQUEMATE system consists of seven programs, six reports and six files. The system has been designed so that every data element of every file is accessible to you. This means that it is virtually impossible for you to make a mistake that can't be corrected. All programs operate in a consistant manner. Therefore, it is important that you read this section carefully before you try to use the CHEQUEMATE programs.

WHAT YOU NEED

To use the CHEQUEMATE system, you need the CHEQUEMATE diskette, an Apple II or Apple II Plus with 48K of memory, a video monitor, at least one disk drive, and a printer.

GENERAL FEATURES

The CHEQUEMATE system has been designed to be friendly to the user. This means not only that 'fill in the blanks' and default data entry is used, but extensive data field editing is done, which avoids a lot of bad data, but also, the programs are consistant in format and operation throughout the system.

In order to reduce repetition in this manual, the features of the system that are widely used throughout the programs are described in this section rather than being duplicated in each program section.

FILE CONTROL

Every time you enter one of the programs, the primary file for that program will be read to verify that the proper data disk is in the proper drive. If that file is not found, it will be created. Further more, you will be warned if the file is about to be created on the program disk. If you do not wish to re-create the file, respond with 'N' and you will be requested to insert the data disk in the drive specified by the Definitions File. If an error is encountered during this process, the system will respond the same as described above when you reply 'N' to re-creating a file.

SCREEN PRINT MODE

A standard feature of the system allows you to print the screen at any time. This feature may be activated by holding the CONTROL key down and pressing 'Y'. Next the contents of the screen will be printed and the program will return to the point at which the CTRL-Y was entered.

DEFAULTS

Default fields are fields in which the program assumes what your response will be and displays it at the same place as the cursor. To accept a default simply press RETURN. To enter a different value type in the data followed by RETURN.

REPORT CONTROL

At the beginning of every report you will be prompted '(P)RINT REPORT OR (E)XIT'. Entering 'E' will return you to the General Menu. Entering 'P' will continue to the preliminaries of the printing of the report.

Following the preliminaries, you are prompted with 'PRESS: SPACE TO START, ESC TO QUIT'. Pressing 'ESC' will return you to the beginning of the report at any time throughout the printing. Hitting the space bar will start the program and refresh the screen with 'PRESS: SPACE TO STOP, ESC TO QUIT'. Pressing the space bar while this is displayed will cause the report to stop printing and this cycle will repeat. This feature allows you to start, stop or exit the printing of a report at any time.

STANDARD FILE MAINTENANCE

The ACTION line is displayed at the top of each program in which a data file can be modified. The format for the action line is:

'ENTER ACTION: (A, D, C, R, E) :'

Although some of the individual programs may not have all of the options shown above, all action lines operate in the same manner, and the code letters have consistant meanings. Input to the action line does **NOT** need to be followed by a RETURN. Upon hitting a key, it is validated. If the letter hit is not in the allowable action list, the system will sound a chime and return to the action line to wait for you to hit another key. Once you hit a valid key, the system will respond as described below:

KEY SYSTEM RESPONSE

A Enter ADD Mode,

The system prepares to allow you to enter a new record into the file. You are first prompted with 'REFERENCE #'. This is a default field. The reference number has no other purpose (unless specified otherwise) than to allow the user to be able to retrieve and correct a specific data entry. If you decide at this point you don't want to be in the 'ADD' mode, entering a zero for the reference number will return you to the primary action line.

Once you enter the reference number, the system checks to see if the number you entered is already in the file. If it is, the system will sound the chime and display the error message at the bottom of the screen 'RECORD ALREADY ON FILE'. After a pause you will be returned to the action line. If the reference number is not currently in the file, the system requests the remainder of the information required for the particular file. As you enter each data field, CHEQUEMATE will proceed to the next data field.

Once all data fields are completed, the program will automatically switch to the 'CHANGE' mode. The operation of this mode is described below.

C Enter CHANGE Mode.

The system prepares to allow you to change a record in the file. You are first asked to enter the REFERENCE #. If you decide at this point you don't want to be in the 'CHANGE' mode, entering a zero for the reference number will return you to the primary action line.

Once you have entered the reference number, the program will check to see if the record requested is on file. If it is not, an error message will be displayed. After a valid record number is entered, the appropriate record will be displayed. The system then displays '# TO CORRECT OR '0' ' and waits for your response.

If you enter one of the field numbers shown on the data fields and hit RETURN, the system will move the cursor to that field and allow you to enter a new value for that field. When you enter the new value you will be returned to the bottom action line. If you enter a field number that is not shown or is not allowed to be changed, your entry will be ignored. Enter a zero when you are finished with the 'CHANGE' mode. Next you will be asked 'OK TO ENTER ON DISK?'. If you respond with 'N', no further action will be taken and you will be returned to the primary action line. If you answer 'Y', the corrected data (or new data in the case of an ADD mode) will be transferred to disk, and the system will return to the primary action line.

D Enter DELETE Mode.

This option allows you to delete a record from the file. You are first asked to enter the REFERENCE #. If you decide at this point you don't want to be in the 'DELETE' mode, enter a zero.

Once you have entered a valid reference number, the system will display the appropriate record, and you will be asked 'OK TO DELETE THIS FILE?'. If you answer 'N', the system will take no further action and will return to the primary action line. If you answer 'Y', CHEQUEMATE will delete the data from that record and return to the primary action line.

R Enter REVIEW Mode.

The review mode will allow you to view the records in the file. You are first asked to enter the REFERENCE #. Hitting 'RETURN' at this point will bring up the first record in the file. If you entered a reference number that the system cannot find,

the system will display the next largest reference # and data.

When the first record is located, it will be displayed and you will be asked '(N)EXT RECORD OR (E)ND :'. If you enter 'E' you will be returned to the primary action line. If you enter 'N' the next record will be retrieved. This pattern will be repeated until you enter an 'E' or you reach the largest reference number.

E EXIT Program.

The system will exit the program and return to the CHEQUE-MATE master menu.

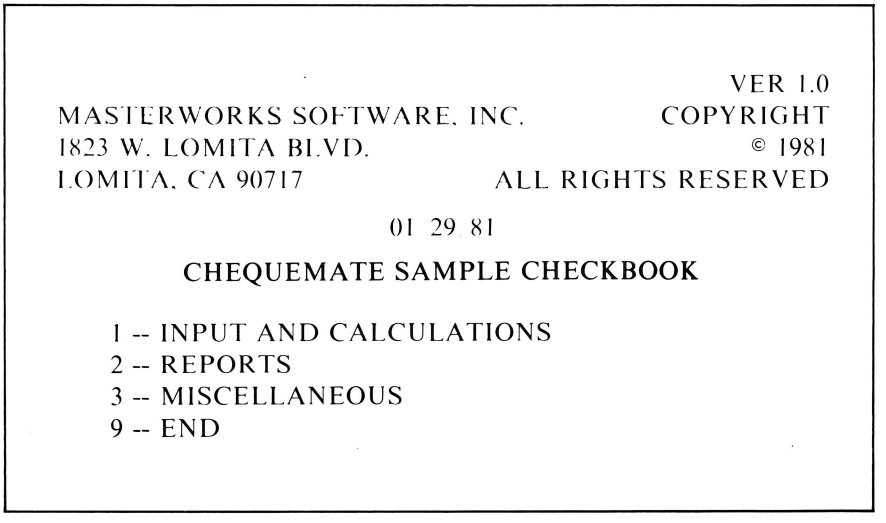
SECTION III
THE MENUS

GENERAL MENU

The general menu is shown in Figure III-1. To use this menu enter the number of the sub-menu you want. Any number other than those shown on the screen will cause a chime. Once a valid number is entered, the corresponding menu will be displayed. No RETURN is necessary after entering the number. Entering a '9' will end the program and put you in basic under DOS 3.3.

The date shown near the top of the screen is the current date and will appear on all reports. The title just below the date is the name filed and the Definitions file and will also appear on all reports.

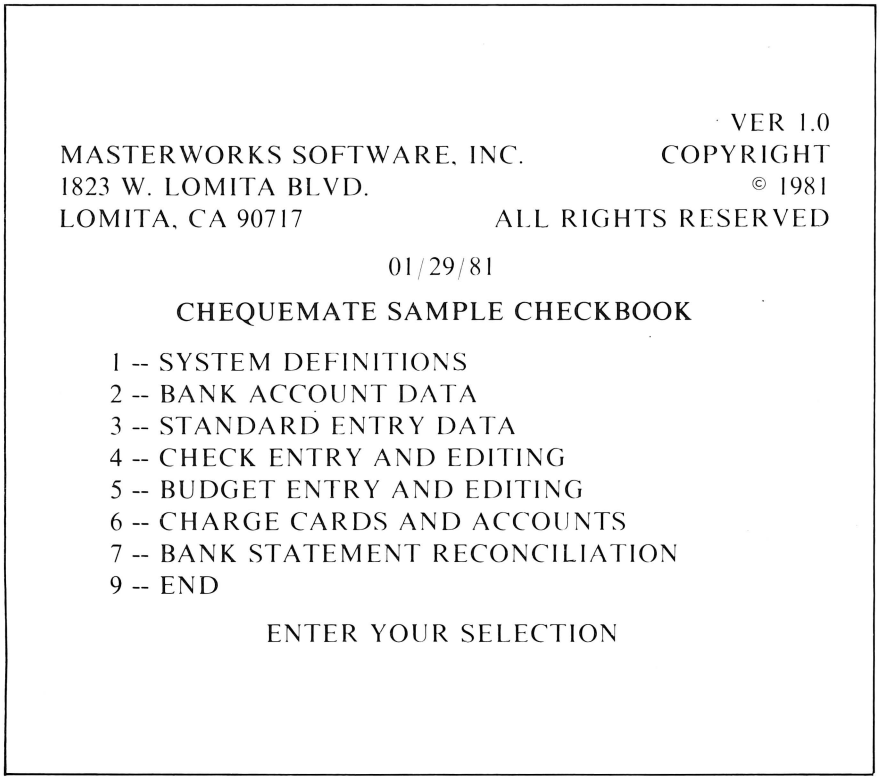
Figure III-1



INPUT AND CALCULATIONS MENU

The Input and Calculations Menu groups all of the programs associated with entering and modifying data. Its operation is similar to that of the General Menu. Entering a valid number here will run the corresponding program. If you enter a '9' you will return to the General Menu. Figure III-2 shows the Input and Calculations Menu. Section IV of this manual describes the operation of the individual Input and Calculations programs in detail.

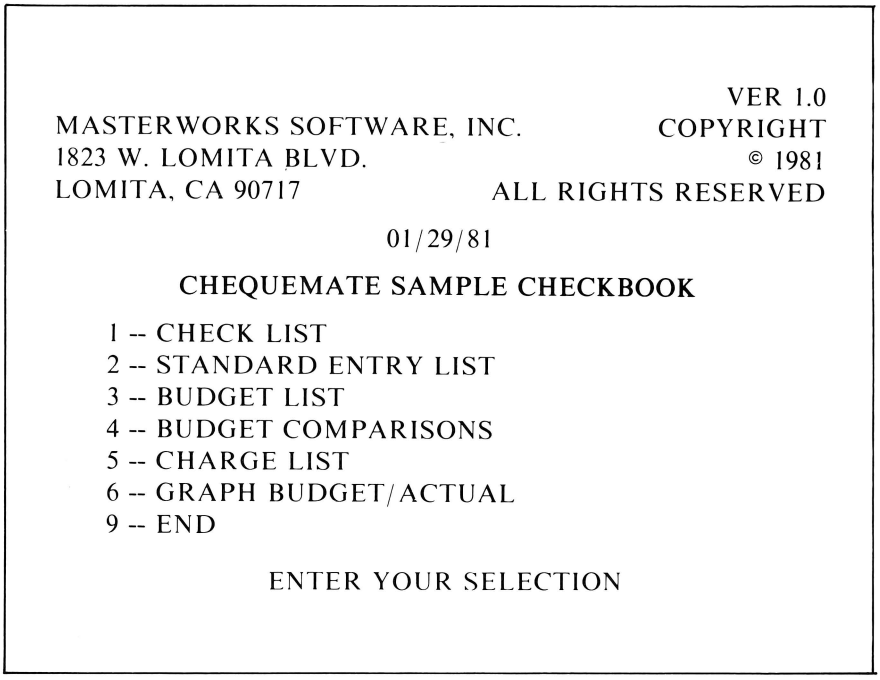
Figure III-2



REPORTS MENU

The Reports Menu groups all of the programs associated with the printing or displaying of reports. Its operation is identical to that of the Input and Calculations Menu. Figure III-3 shows the Reports Menu. Section V of this manual describes the operation of the individual reports in detail.

Figure III-3



MISCELLANEOUS MENU

The Miscellaneous Menu groups the programs which are not conveniently grouped elsewhere. Its operation is identical to the Input and Calculations Menu. Figure III-4 shows the Miscellaneous Menu. Section VI of this manual describes the operation of these individual processes in detail.

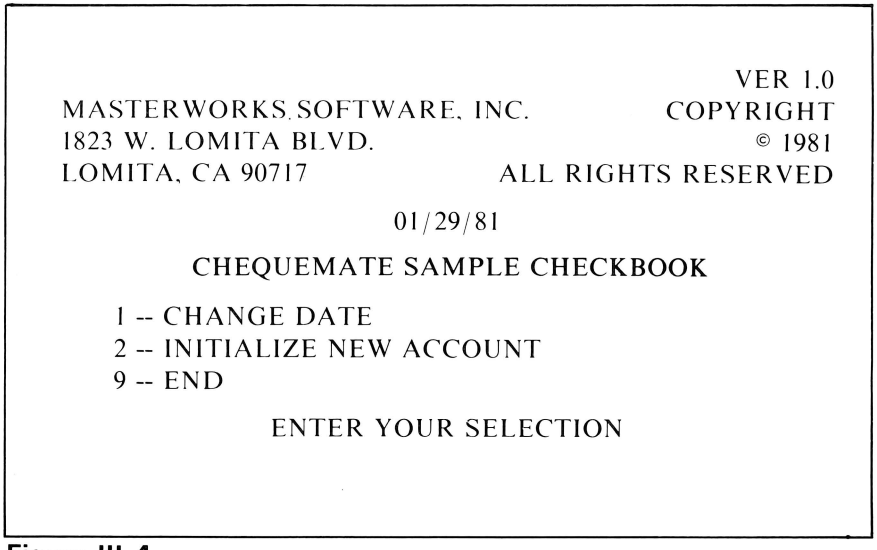


Figure III-4

SECTION IV
INPUT AND CALCULATIONS

DEFINITIONS DATA MAINTENANCE

This program was designed to allow you to set up CHEQUEMATE for your specific system.

Line 1 is the DATE TODAY line. This can be entered through the start up procedure, the date change program on the 'Miscellaneous Menu' or through this program. Date Today is a default field.

Line 2 is the NAME line. Enter your name as you want it to appear on the reports.

Line 3 is the NAME 2 line. This is provided for those of you which require two fields for the name (e.g. company name and attention),

Line 4 is the ADDRESS line. Enter your address here.

Line 5 is the CITY, STATE, ZIP CODE line. Enter your city, state, and zip code. Use the format CITY (SPACE) STATE (SPACE) (SPACE) ZIP CODE.

Line 6 is the PRINTER SLOT line. Enter the slot number your printer card is in.

Line 7 is the PRINTER SET-UP line. In this field you may enter a printer set-up string. For example if you have a parallel interface card and a Centronix printer you would enter (CTRL-I)80N. See your printer reference manual for the correct set-up string.

Lines 8 through 12 are the FILE DRIVE locators. On each line enter the drive which each of the files is to be located. This must be done by entering the slot number followed by the drive number in the format "SD" where S is the slot in which the disk controller card is located and "D" is the drive number. For example, '61' would represent slot 6, drive 1. This is entered as a two digit number. The slot number is in the tens column and the drive number is in the ones column. You must have an entry for each of the files. The Definition File is defined in the system as residing on the same disk as the programs.

Figure IV-1 shows an example of the screen form of the Definitions Data Maintenance.

ACCOUNT DATA MAINTENANCE

This program was designed to hold basic account information for CHEQUEMATE. In most cases, this and all the following files would be set up on a 'data disk' different from the program disk. Typically, you would have one data disk for each account.

Line 1 is the ACCOUNT line. Enter your account name here.

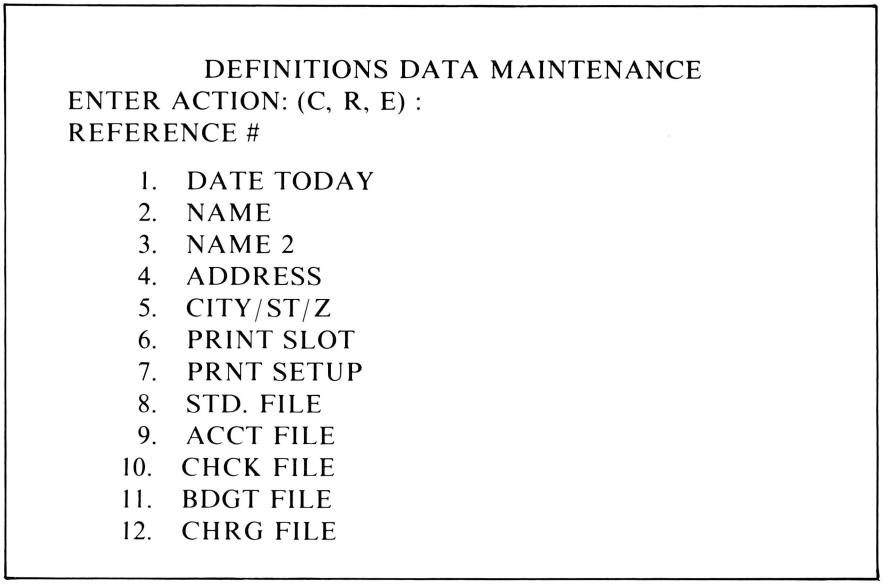


Figure IV-1

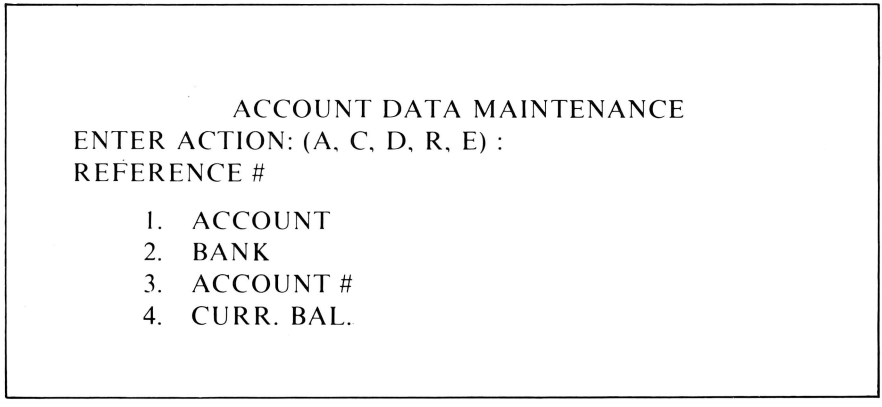
Line 2 is the BANK line. Enter your account's bank name here.

Line 3 is the ACCOUNT # line. Enter your account # here.

Line 4 is the CURRENT BALANCE line. Enter your account's current balance prior to adding any items in the Check Data Maintenance program.

Figure IV-2 shows an example of the screen form of the Account Data Maintenance.

Figure IV-2



STANDARD ENTRY DATA MAINTENANCE

This program was designed to let you enter an abbreviation (four characters or less) for those payments you make every month or for regular payees/categories such as the groceries. When you make out that check, you simply enter the abbreviation code that you defined in this program, and the payee, amount, category, and comment are automatically filled in. The check is **NOT** automatically entered to the disk and you may change any of the fields that need modification prior to entering it on the disk.

Line 1 is the ENTRY CODE line. The entry code must be four characters or less consisting of any combination of letters, numbers, and symbols excluding commas and colons. This entry is the abbreviation you wish to use to call up this standard entry later.

Line 2 is the PAYEE line. Enter the name of the payee as it is to appear on the standard entry.

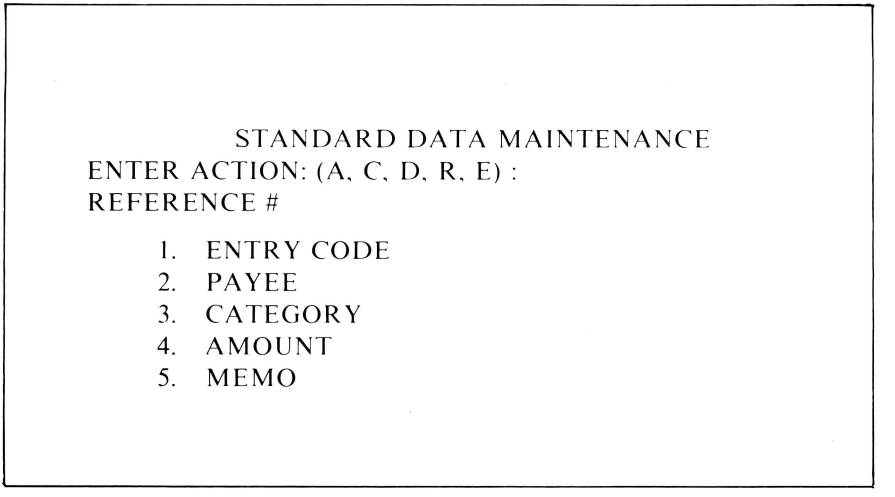
Line 3 is the CATEGORY line. Enter the budget category to which the amount is to be posted.

Line 4 is the AMOUNT line. Enter the usual amount for the standard entry. You may wish to leave this 0.00 and enter the amount each time this standard entry is called up on a check if the amount varies.

Line 5 is the MEMO line. Enter the comment, if any, for this standard entry. This memo may include a secondary category amount distribution if you wish (see Line 6 in Check Data Maintenance below).

Figure IV-3 shows the screen format for the Standard Entry Data Maintenance program.

Figure IV-3



CHECK DATA MAINTENANCE

This program was designed to let you enter and modify all of your checks, deposits, automatic teller transactions, and bank charges. The account name being used is shown at the top right of the screen.

BALANCE: The number displayed next to this is the current balance of your checkbook, for this account.

Line 1 is the ITEM line. This field is a default field and must be one of four types. It contains the transaction type followed by the transaction number. Examples of the four types are as follows :CK1001 (check #1001), DP1 (deposit #1), AT1 (auto teller transaction #1), BC1 (bank charge #1). To change item types enter the correct item type and number. Typing in the first letter of the transaction and hitting RETURN will cause the default value for the appropriate type to be entered as displayed. In this case the default value will be the next largest transaction number for the type selected. WARNING: be careful to verify that the correct check number is displayed. A voided or missing check at entry time can cause you to put the wrong check number on your entries.

Line 2 is the DATE line. Enter the date of the item here. This is a default field.

Line 3 is the PAYEE line. Enter the payee name as it appears on the check or the corresponding standard entry code abbreviation. If you enter a standard entry code then payee, amount, category, comment, and status will be filled in and the program will not require entry on lines 4-7. If you do not have your standard entry codes memorized, simply enter a question mark here and all of the standard entry codes and corresponding payee names will be displayed. When you are finished reviewing the codes, press RETURN and you will be brought back to this line.

CURRENT BILLS FOR '----': will be displayed upon entering the payee name. All outstanding bills with the first four letters of the payee the same as the first four letters of the payee on line 3 will be listed in the format: date, payee, amount.

Line 4 is the AMOUNT line. Enter the amount of the check here.

Line 5 is the CATEGORY line. Enter the budget category which this check falls under.

Line 6 is the COMMENT line. This line has two purposes, the first is to allow you to enter any comment for this check. The second purpose is to allow check splitting. For example, you buy $50.00 worth of groceries but write them a check for $75.00 so you can get $25.00 in cash. To enter such a check you would put $75.00 on the amount field

and on the comment line you would enter '* 25 CASH'. After pressing RETURN the comment line will be reformatted to '*25.00 CASH'. To enter a split check on the comment line it MUST be in the format "asterisk amount space category" ('* 25 CASH').

Line 7 is the STATUS line. You must enter either '0' for outstanding 'C' for cleared. Pressing RETURN will default to outstanding. This status represents whether or not the item has cleared the bank yet.

In Check Data Maintenance there is another function of the '# TO CORRECT OR 0' line. This function is to pay the current bills for the named payee as described above. If there are current bills outstanding for the payee on line 3, you may add them to the check and delete them from the outstanding list. To pay an outstanding bill with the current check, type 'P' followed by the number of the bill shown on the screen by the bill you wish to pay. When a valid pay bill is entered the date and amount field of the bill will be inversed and the bill amount will be added to the check amount. To unmark a bill repeat this procedure. The bill will be displayed in normal text and the check amount will be adjusted. For example, to pay the third bill displayed under 'CURRENT BILLS FOR '----', you would enter 'P3' at the '# TO CORRECT OR 0' line. To unmark the third bill once it has been marked, you would also enter 'P3'. Actual updates of the outstanding bills are not made until you post the check to the check file.

Figure IV-4 shows the screen format for the Check Data Maintenance program.

Figure IV-4

```
        CHECK DATA MAINTENANCE-SAMPLE DATA
ENTER ACTION: (A, C, D, R, E) :A
REFERENCE #     11     BALANCE: 1102.03

     1.  ITEM          CK4975
     2.  DATE          09/16/81
     3.  PAYEE         DINERS CLUB
     4.  AMOUNT        15.00
     5.  CATEGORY      ENTERTAINMENT
     6.  COMMENT
     7.  STATUS        OUTSTANDING

CURRENT BILLS FOR 'DINE':

     1.  09/15/81 DINERS CLUB                75.00
     2.  09/01/81 DINERS CLUB                22.54
     3.  09/10/81 DINERS CLUB                45.00
     4.  09/13/81 DINERS CLUB                15.00

# TO CORRECT OR '0'
```

BUDGET DATA MAINTENANCE

This program was designed to allow you to enter a budget on a monthly basis for comparison against expenses or income.

Line 1 is the CATEGORY line. Enter the category name you wish to use here.

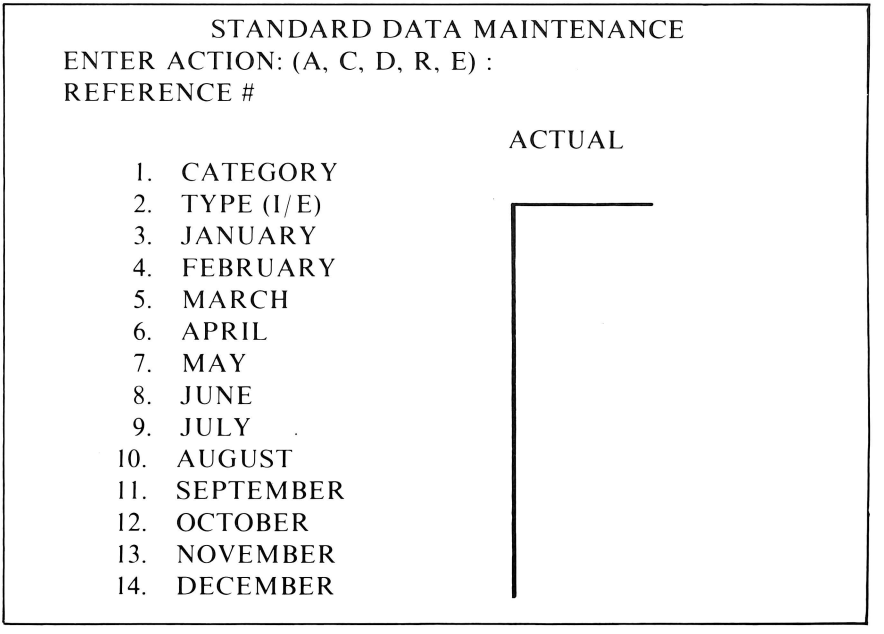
Line 2 is the TYPE line. Enter either 'I' for income or 'E' for expense. You must enter one or the other.

Lines 3-14 are the MONTHLY BUDGET AMOUNT lines. Enter the amount you wish to budget for the corresponding month.

ACTUALS: The actual amounts spent or received are displayed under the word ACTUAL next to the budgeted amount for each month. The actuals are updated through the check and bill data maintenance programs. These amounts are not entered when adding a record, although they can be modified in the change mode.

Figure IV-5 shows the screen format for the Budget Data Maintenance program.

Figure IV-5



CHARGE DATA MAINTENANCE

This program was designed to allow you to enter the bills you receive throughout the month into CHEQUEMATE so at the end of the month when you pay each bill you can combine bills to the same comapny thus using one check per company as opposed to one check per bill. Entering bills when received rather than when paid will more correctly

reflect actuals in the appropriate time period. The bills entered here will be displayed in the check entry program when you enter a payee for whom you have entered charges here.

Line 1 is the DATE line. Enter the date as it appears on the bill here. This date will be needed to determine the month in which to post the actuals for budget purposes. This is a default field.

Line 2 is the COMPANY line. Enter the company name here. This field acts identically to the payee field (line 3) in Check Data Maintenance.

Line 3 is the AMOUNT line. Enter the amount of the bill here.

Line 4 is the CATEGORY line. Enter the category to which this bill should be posted.

Line 5 is the COMMENT line. Enter any comment pertaining to this bill here. NOTE: Split categories are not permitted in the Charge Data Entry.

Figure IV-6 shows the screen format for the Charge Data Maintenance.

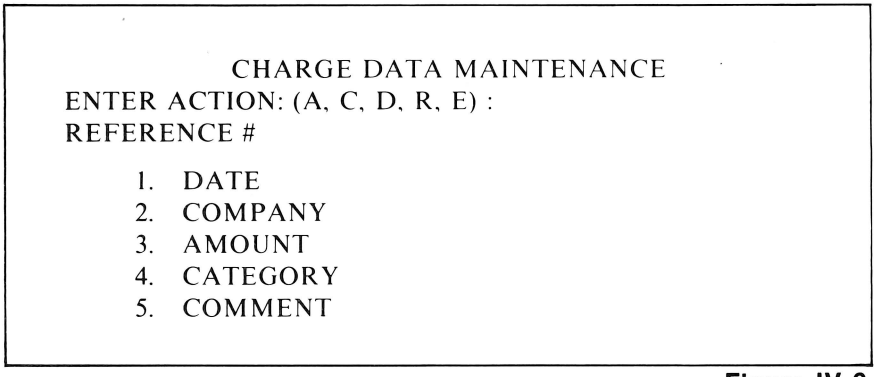


Figure IV-6

STATEMENT RECONCILIATION

Prior to doing statement reconciliation you should be sure that all bank charges and other transactions are entered through the Check Data Maintenance program. PRELIMINARIES: When you run Checkbook Reconciliation you will be prompted '(R)ECONCILE OR (E)XIT '. Entering 'E' will return you to the General Menu. Upon entering 'R' you will be asked for the statement date, statement balance, and your checkbook balance. The statement date and balance should be taken from your bank statement and the checkbook balance should be taken from your checkbook for the date of the bank statement. Upon answering 'Y', the system will continue. Entering 'N' will return you to the beginning of the program.

Every outstanding item in the check file with a date less than or equal to that of the statement date will be displayed as it is in the Check file.

Beneath the record you are asked 'HAS THIS ITEM CLEARED?'. If the item appears on your bank statement then respond with a 'Y', otherwise press 'N'.

After all of the available records are displayed, the results will be displayed.

Figure IV-7 shows the screen format of the results. If the results indicate that you are in balance with the bank, the records you indicated had cleared will have their status changed from 'outstanding' to 'cleared'.

```
ACCOUNT RECONCILIATION

              (R)ECONCILE OR (E)XIT R

ENTER :
        STATEMENT DATE                  02/01/81
        STATEMENT BALANCE               700.00
        CHECKBOOK BALANCE               649.65

        ALL DATA OK
```

Figure IV-7

SECTION V
REPORTS

CHECK LIST

This program prints the entries in the check file. Before you can print this report there are three PRELIMINARIES:

First, you must enter the beginning period date. The report will not print any items with a date less than this.

Second, you must enter the ending period date. The report will not print any items with a date greater than this.

Third, you will be asked 'DO YOU WANT CLEARED ITEMS DELETED?'. If you respond with 'Y', at the end of the report all of the items with a cleared status that are shown on the reports, will be deleted from the check file.

See Figure V-1 on page 16 for a sample report.

CHEQUEMATE SAMPLE 09/16/81
PAGE :1

CHECK LIST
01/01/81 TO 12/31/81
SAMPLE DATA 122-123221

REF#	ITEM	PAYEE	AMT	DATE	CATEGORY	STS	COMMENT
1	CK1	GAS COMPANY	25.00	09/15/81	UTILITIES	0	
2	CK2	ALPHA BETA GROCERI	75.00	09/15/81	FOOD	0	$25.00 CASH
3	CK1303	GOODYEAR	235.00	09/16/81	CAR	0	REPAIRS
4	CK1304	CHEVRON	47.00	09/22/81	CAR	0	GAS
5	DPI2	MASTERWORKS SOFTWAR	1355.78	09/22/81	PAYROLL	0	
6	CK1305	ARCO GAS CO.	7.50	09/22/81	CAR	0	GAS
7	AT1	FIRST NATIONAL BANK	20.00	09/24/81	CASH	0	AUTO. TELLER
8	CK1306	JOE SIMON	350.00	09/24/81	RENT	0	
9	CK1307	H & J PET STORE	15.00	09/24/81	PETS	0	SNAKE FOOD
10	CK1308	ALPHA BETA GROCERI	75.00	09/30/81	FOOD	0	*25.00 CASH

TOTALS:		
	CLEARED CHECKS	0.00
	OUTSTANDING CHECKS	829.50
	CLEARED DEPOSITS	0.00
	OUTSTANDING DEPOSITS	1355.78
	CLEARED AUTO TELLER	0.00
	OUTSTANDING AUTO TELLER	20.00
	BANK CHARGES	0.00

CHECKBOOK BALANCE AS OF 09/16/81 1117.03

Figure V-1

STANDARD ENTRIES REPORT

This report prints the STANDARD ENTRIES as entered in the Standard Entry Data Maintenance program.

See Figure V-2 on page 11 for a facsimile of this report.

CHEQUEMATE SAMPLE 09/15/81
PAGE :1

STANDARD ENTRIES REPORT
SAMPLE DATA 122-123221

REF#	CODE	PAYEE	CATEGORY	AMT	MEMO
1	DC	DINERS CLUB	ENTERTAINMENT	0.00	
2	AX	AMERICAN EXPRESS	ENTERTAINMENT	0.00	
3	ED	EDISON COMPANY	UTILITIES	0.00	
4	GAS	GAS COMPANY	UTILITIES	0.00	
5	PH	PHONE COMAPNY	PHONE	0.00	
6	GM	G.M.A.C.	CAR	250.00	CAR PAYMENT
7	ITD	AMERICAN S & L	HOUSE	655.75	
8	AB	ALPHA BETA GROCERIE	FOOD	0.00	
9	PT	L.A. POLICE DEPT.	CAR	10.00	PARKING TICKETS
10	LI	OCCIDENTAL LIFE CO.	INSURANCE	220.10	LIFE INS.
11	AAA	AMER. AUTO ASSOC.	CAR	120.78	CAR INS.
12	SC	STEVIE COLLINS	ALLOWANCE	150.00	
13	GY	GOODYEAR	CAR	0.00	REPAIRS
14	AR	ARCO GAS CO.	CAR	0.00	GAS
15	CHV	CHEVRON	CAR	0.00	GAS
16	SR	SEARS ROEBUCK & CO	MISC	0.00	
17	RS	REBECCA SPENCER	ALIMONY	500.00	
18	MSI	MASTERWORKS SOFTWAR	PAYROLL	13355.78	
19	NL	NATIONAL LUMBER	HOUSE	0.00	
20	DW	DEAN WHITTER & CO	INVESTMENTS	0.00	
21	A/T	FIRST NATIONAL BANK	CASH	0.00	AUTO. TELLER

Figure V-2

BUDGET LIST

The BUDGET LIST provides you with a list of your budget as entered in Budget Data Maintenance. First the income categories will be listed then the expense categories.

See Figure V-3 on page 17 for a facsimile of this report.

Figure V-3

CHEQUEMATE SAMPLE 09/15/81
PAGE :1

BUDGET LIST
SAMPLE DATA 122-123221

INCOME	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOT
PAYROLL	2500	2500	2500	2500	2500	2750	2750	2750	2750	2750	2750	2750	31500
INVESTMENTS	500	500	500	500	600	600	600	700	700	700	700	800	7400
TOTALS	3000	3000	3000	3000	3100	3100	3350	3400	3400	3400	3400	3550	38900

EXPENSES	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
ENTERTAINMENT	100	100	100	100	100	100	100	100	100	100	100	100	1200
UTILITIES	120	120	110	100	90	90	120	120	100	100	120	120	1310
PHONE	50	50	50	50	50	50	50	50	50	50	50	50	600
HOUSE	700	700	700	700	700	700	700	700	700	700	700	700	8400
FOOD	400	400	400	400	400	400	400	400	400	400	400	400	4800
CAR	400	400	400	400	400	500	400	400	400	400	400	400	4900
INSURANCE	220	220	220	220	220	220	220	220	220	220	220	220	2640
ALLOWANCE	150	150	150	150	150	150	150	150	150	150	150	150	1800
ALIMONY	500	500	500	500	500	500	500	500	500	500	500	500	6000
MISC	300	300	300	300	300	300	300	300	300	300	300	300	3600
CASH	100	100	100	100	100	100	100	100	100	100	100	100	200
TOTALS	3040	3040	3030	3020	3010	3110	3040	3040	3020	3020	3040	3040	36450

BUDGET COMPARISON

The BUDGET COMPARISON report gives you a print out of your budget compared to the actuals. Before you can print this report there are two PRELIMINARIES:

First you will be asked 'BY (M)ONTH OR (C)ATEGORY'. If you respond with 'M' then you must enter the month number to be printed. If you respond 'C' then you must enter which category is to be printed. The income categories will be printed first, followed by the expense categories.

See Figure V-4 on page 17 for a facsimile of this report.

CHEQUEMATE SAMPLE 09/15/81
PAGE :1

BUDGET COMPARISON FOR MARCH
SAMPLE DATA 122-123221

	--- INCOME ---			YEAR TO DATE		
CATEGORY	BUDGET	ACTUAL	NET DIF	BUDGET	ACTUAL	NET DIF
PAYROLL	2500	2485	-15	7500	7562	62
INVESTMENTS	500	220	-280	1500	1270	-230
TOTALS						

	--- EXPENSES ---			YEAR TO DATE		
CATEGORY	BUDGET	ACTUAL	NET DIF	BUDGET	ACTUAL	NET DIF
ENTERTAINMENT	100	256	-156	300	491	-191
UTILITIES	110	95	15	350	350	0
PHONE	50	65	-15	150	147	3
HOUSE	700	812	-112	2100	2124	-24
FOOD	400	399	1	1200	1198	2
CAR	400	405	-5	1200	1245	-45
INSURANCE	220	220	0	660	660	0
ALLOWANCE	150	150	0	450	450	0
ALIMONY	500	500	0	1500	1500	0
MICS	300	155	145	900	727	173
CASH	100	120	-20	300	340	-40
TOTALS	3030	3177	-147	9110	9232	-122

Figure V-4

CHARGE LIST

The CHARGE LIST provides you with a list of the outstanding charges as they appear in the Charge File program.

See Figure V-5 on page 18 for a facsimile of this report.

Figure V-5

CHEQUEMATE SAMPLE 09/15/81
PAGE :1

CHARGE LIST
SAMPLE DATA 122-123221

DATE	COMPANY	AMT	CATEGORY	COMMENT
09/15/81	AMERICAN EXPRESS	100.00	ENTERTAINMENT	
09/15/81	GAS COMPANY	50.00	UTILITIES	
09/15/81	DINERS CLUB	75.00	ENTERTAINMENT	
09/15/81	AMERICAN S & L	655.75	HOUSE	
09/15/81	G.M.A.C.	250.55	CAR	
09/15/81	AMER. AUTO ASSOC.	120.78	CAR	CAR INS.
09/15/81	DEAN WHITTER & CO	545.00	INVESTMENTS	
09/15/81	FIRST NATIONAL BANK	20.00	CASH	AUTO. TELLER
09/15/81	L.A. POLICE DEPT.	10.00	CAR	PARKING TICKETS
09/15/81	OCCIDENTAL LIFE CO.	220.10	INSURANCE	LIFE INS.
TOTALS		2047.18		

BUDGET GRAPH

The BUDGET GRAPH report provides you with a graphic display of your budget compared to the actuals by category. The only preliminary is entering the category to be displayed. Entering 'RETURN' alone will cause the first category in the file to be displayed. This is a color bar graph done in lo-res graphics.

The months are displayed vertically along the bottom with the budget line directly above it in blue. The actual line appears to the immediate left of the budget line in either red, yellow, or green. If the category is an expense, then the actual line will be: green if the actual is less than or equal to the budget, yellow if the actual is less than 10% above the budget, and red if the actual is more than 10% above the budget. If the category is an income, then the actual line will be: green if the actual is greater than or equal to the budget, yellow if the actual is within the 10% below the budget, and red if the actual is greater than 10% below the budget. Once a graph is displayed you can use two arrows to step through the budgets respectfully.

SECTION VI
MISCELLANEOUS

CHANGE DATE

CHANGE DATE allows you to change the current date that appears on the General Menu. To alter the date enter '1' from the Miscellaneous Menu. Next you will be prompted "ENTER DATE :". Simply type in the current date.

INITIALIZE NEW ACCOUNT

INITIALIZE NEW ACCOUNT establishes the data files on the data disks as defined in the Definitions File. To do this you must first insert the (initialized) data disks. Next enter '2' from the Miscellaneous Menu and respond with 'C' to the question '(C)ONTINUE OR (E)XIT'.

SECTION VII
STARTING

The procedure outlined in the following steps is for setting CHEQUEMATE up and running from scratch. This is only an outline and it is essential that you read the General Features section of this manual before proceeding. We recommend that you read the entire manual before you read on to save you the time and effort of referencing other parts of the manual.

INITIALIZING A NEW SYSTEM

Decide where you will locate your data files. CHEQUEMATE is designed to let the user define which files are on which drive and slot number. You will need one blank initialized 3.3 diskette for each additional disk drive. Refer to the Apple DOS manual 3.3 for instructions on initializing disks.

Step 1: Put the CHEQUEMATE disk into drive one and type 'PR#6' 'RETURN'.

STEP 2: You will be prompted "PRESENT DATE:". Enter today's date.

STEP 3: The Master Menu will appear. Press '1' and then from the Program Menu hit '1'.

STEP 4: From DEFINITIONS DATA MAINTENANCE press 'C' for change.

STEP 5: Replace present data with your data. Refer to Section IV for instructions on the use of Definitions Data Maintenance.

STEP 6: If all went well your name should appear next to the word 'CHECKBOOK' and just below the date. From the Master Menu hit '3' for the Miscellaneous Menu and press '2' for the INITIALIZE NEW ACCOUNT program.

STEP 7: Insert all of your INITIALIZED data disks into the drives as specified in the Definitions File.

STEP 8: Press 'C' to establish data files. Once this has been done press 'E' to return to the General Menu.

STEP 9: Press '1' for the Program Menu and hit '2' for the Account Data Maintenance program.

STEP 10: Add your account record as described in Section IV on the use of ACCOUNT DATA MAINTENANCE.

STEP 11: You are now ready to run CHEQUEMATE.

RUNNING CHEQUEMATE

The following steps are recommended procedures for bringing up and running CHEQUEMATE. It is NOT required that you do exactly as they say or execute them in the order they appear.

STEP 1: Enter any standard entries you might have into the Standard Entry Data Maintenance program.

STEP 2: Enter your budget, if any, into the Budget Data Maintenance program. You MUST enter all of the budget categories before entering items into the Check File. If you enter categories after you have entered checks, deposits, etc., there is a chance that the values of actuals in the Budget File will not reflect their true amount.

STEP 3: Input all outstanding bills (charge cards, water co., power co., etc.) into the Charge Data Maintenance program.

STEP 4: Enter your checks, deposits, automatic teller transactions, and bank charges into the Check Data Maintenance program.

STEP 5: Repeat steps three and four as necessary. When your bank statement comes, make sure that your entries are up to date and run Bank Statement Reconciliation.

STEP 6: Once your bank statement and checkbook are in balance it is a good idea to print a check list so you have a hard copy backup.

GENERAL COMMENTS

If you are using CHEQUEMATE for a single account, we recommend that you put all files on one data disk. On the other hand if you are managing several accounts, you would probably want the Charge, Standard Entry, and Budget Files on the program disk with the Account and Check Files on a separate data disk. This will allow you to keep a single set of standard entries for all accounts and pay charges from any account.

The only requirement to start a new year is to zero out the actuals in the Budget File.

Charge card purchases entered from the sales slip at purchase time provide you with verification when youget your month-end bill.

OUT OF BALANCE —
Print check list and compare against bank statement, looking for missing or incorrect items.

If a check is marked cleared incorrectly then go to Check Data Maintenance and change the status to 'O'.

SECTION VIII
FILES

The following section contains detailed information on the file structure of the CHEQUEMATE system. The following information is given for experienced programmers and is not necessary to be read for normal operation of CHEQUEMATE.

This section contains the detailed format descriptions for the six files that are part of the CHEQUEMATE system. All files are standard DOS random files. All of the data used by CHEQUEMATE is maintained in the random files.

In addition to the random files, there is a companion set of standard DOS sequential files, one for each of the random files (except the Definition and Account Files). The purpose of the sequential files is to hold the keys (and sometimes other data) so that the programs can access the random files sequentially without requiring the user to know the specific keys that are currently active in the random file.

This section provides sufficient information to allow you to access the data maintained by the CHEQUEMATE system directly with your own programs. Prior to any attempt to access the data directly with your own programs, you should devote sufficient time to throroughly understand the content and relationships of the various random and sequential files. If you are planning to use your own programs to modify the files, you must exercise EXTREME CAUTION to update the associated sequential file to reflect any changes you introduce into the random file.

All variables are in standard DOS/Applesoft format. The abbreviations used under 'TYPE' are defined as follows: 'STR' — String Variable; standard conventions and restrictions apply (e.g. no commas allowed in a string variable, etc.). 'INT' — Integer Variable; range +/- 32767, no fractional part. 'NUM' — Numeric Variable; standard conventions and restrictions. Brackets '()' after a variable item indicate that the variable is an array of the number of entries contained in the brackets.

DEFINITIONS FILE FORMAT

TYPE: Random KEY: 1
RECORD LENGTH: 200

#	ITEM	TYPE	DESCRIPTION
1	DT$	STR	Date
2	CN$	STR	Name
3	CX$	STR	Name #2
4	CS$	STR	Address
5	CZ$	STR	City, State, Zip Code
6	PS%	INT	Printer Slot
7	PC$	STR	Printer Code
8	F1%	INT	File #1 Locater
9	F2%	INT	File #2 Locater
10	F3%	INT	File #3 Locater
11	F4%	INT	File #4 Locater
12	F5%	INT	File #5 Locater

ACCOUNT FILE FORMAT

TYPE: Random KEY: Reference Number
RECORD LENGTH: 90

#	ITEM	TYPE	DESCRIPTION
1	AN$	STR	Account Name
2	AB$	STR	Account Bank
3	AI$	STR	Account Number
4	AM$	STR	Account Balance

STANDARD ENTRY FILE FORMAT

TYPE: Random KEY: Reference Number
RECORD LENGTH: 90

#	ITEM	TYPE	DESCRIPTION
1	DE$	STR	Item
2	DP$	STR	Payee
3	DC$	STR	Category
4	DA$	STR	Amount
5	DN$	STR	Comment

TYPE: Sequential

#	ITEM	TYPE	DESCRIPTION
1	T%	INT	Number of entries in file
2	XS%()	INT	Key of Account File

CHECK FILE FORMAT

TYPE: Random KEY: Reference Number
RECORD LENGTH: 90

#	ITEM	TYPE	DESCRIPTION
1	PN$	STR	Item
2	PD$	STR	Date
3	PP$	STR	Payee
4	PA$	STR	Amount
5	PC$	STR	Category
6	PM$	STR	Status

TYPE: Sequential

#	ITEM	TYPE	DESCRIPTION
1	T%	INT	Number of keys in file
2	LC%	INT	Last check number
3	LD%	INT	Last deposit number
4	LA%	INT	Last auto-teller number
5	LP%	INT	Last bank charge number
6	XS%()	INT	Key of Check File

BUDGET FORMAT

TYPE: Random KEY: Reference Number

RECORD LENGTH: 180

#	ITEM	TYPE	DESCRIPTION
1	BC$	STR	Budget Category
2	BT$	STR	Budget Type
3	BD%()	INT	Budgeted Amount *
4	BA%()	INT	Actual Amount *

*The subscript amount is equivalent to the budgeted month number.

TYPE: Sequential

#	ITEM	TYPE	DESCRIPTION
1	T%	INT	Number of entries for file
2	XS%()	INT	Key for Budget File

CHARGE FILE FORMAT

TYPE: Random KEY: Reference Number
RECORD LENGTH: 90

#	ITEM	TYPE	DESCRIPTION
1	PD$	STR	Date
2	PP$	STR	Payee
3	PA$	STR	Amount
4	PC$	STR	Category
5	PM$	STR	Comment

TYPE: Sequential

#	ITEM	TYPE	DESCRIPTION
1	T%	INT	Number of entries in file
2	XS%()	INT	Key for Charge File

CHEQUEMATE

CHEQUEMATE is **the** complete home financial package for the Apple. All aspects of home money management are addressed including checks, charge cards, cash control, automated teller transactions, "checkless" bill paying, and budgeting. You can even split checks into two categories (i.e. to keep track of interest and principal separately for house payments). A complete set of reports allows you to make hard copy printouts or review them on the screen. In addition the contents of the screen can be printed at any time. Standard abbreviations may be defined so recurring entries can be generated with minimal keystrokes.

FEATURES

- Budgeting with actuals
- Charge cards and accounts
- Multiple categories per check
- Automatic teller transactions
- Standard entries by abbreviation
- Multiple checking accounts
- Video display printed at any time with CTRL-Y
- Comprehensive documentation
- Graphic budget analysis
- Unpaid bills display in check entry
- No monthly or annual cutoffs necessary
- All data accessable for change

REPORTS

- Check list
- Standard entry list
- Budget list
- Budget comparisons
- Charge list
- Graph budget/actual

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ENHANCEMENTS

1) For the convenience of our users with a 10 key numeric key pad, we have added "(Ø)" as a valid response to the question "OK TO ENTER ON DISK?". When ever you are presented with, "OK TO ENTER ON DISK? (Y OR Ø FOR YES)", both "Y" and "Ø" will be interpreted as YES.

2) Once you have entered the add mode, by entering an "A" from the action line, you will not be returned to the action line until a zero is entered for the reference number. When you have finished entering a record it is assumed that you wish to stay in the add mode and you are returned to the reference # line.

3) The format of checkbook reconciliation has been changed for the clearing of up to 15 items per screen. The first 15 outstanding items read from the check file, will be displayed on the screen and you will be presented with "# TO CLEAR OR (E)ND:", if an item appearing on the screen, also appears on your bank statement, enter the corresponding number. Once a number has been entered, the number will appear in inverse. Entering the number again will unmark the item, returning it to normal test. Only the items appearing in inverse will be marked as cleared when in balance. After you have marked the appropriate items, enter an "E" for end. The next 15 outstanding items will be read in and presented for clearing until all the items have been displayed.